

EXHIBIT

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P.O. Box 3489 Anaheim, CA 92803
(800) 561-4567

Delinquency Notice

September 11, 2015

Loan Number: [REDACTED]

KATHLEEN M BRODERICK
C/O GERMANI LAW OFFICES, P.C.
HALLEY GASPER
931 JEFFERSON BLVD., SUITE 2006
WARWICK, RI 02886

Property Address:
3399 POST ROAD UNIT #8
WARWICK, RI 02886

Dear Mortgagor(s):

Your mortgage payments for 01/01/2015 through 09/01/2015 have not been received and you are in default of your loan (see monthly payment breakdown below). If these payments are not received by 10/15/2015, a late charge in the amount of \$00.00 will be assessed. The total amount due as of the date of this letter is \$10,225.48.

| <u>Monthly Loan Payments Due</u> | <u>Amount of Monthly Loan Payment</u> | <u>Late Charge Due</u> |
|----------------------------------|---------------------------------------|------------------------|
| 01/01/2015 | \$1,131.59 | \$00.00 |
| 02/01/2015 | \$1,131.59 | \$00.00 |
| 03/01/2015 | \$1,131.59 | \$00.00 |
| 04/01/2015 | \$1,131.59 | \$00.00 |
| 05/01/2015 | \$1,131.59 | \$00.00 |
| 06/01/2015 | \$1,131.59 | \$00.00 |
| 07/01/2015 | \$1,131.98 | \$00.00 |
| 08/01/2015 | \$1,131.98 | \$00.00 |
| 09/01/2015 | \$1,131.98 | \$00.00 |

Please let us help you prevent this situation from becoming more serious by calling us, toll-free at (800) 561-4567 or toll-free TDD number at (866) 427-8304. You can reach us Monday through Friday 8:00a.m. to 8:00p.m. Eastern Time.

The delinquency of your mortgage loan is a serious matter that could result in the loss of your home. If you are not already working with us to resolve the delinquency, please call us to discuss your workout options and to set up a telephone or face-to-face interview. You may be able to make special payment arrangements that will reinstate your loan.

As required by law, we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Housing counseling services are available free of charge through the U.S. Department of Housing and Urban Development (HUD) Housing Counseling Program. If you would like to contact a HUD-approved housing counseling agency to find out other options you may have to avoid foreclosure, please call HUD's toll free number at 1-800-569-4287 or toll-free TDD number at 1-800-877-8339. You can also visit HUD's website at <http://www.hud.gov/foreclosure/index.cfm>

Carrington Mortgage Services, LLC can accept payments through the following methods:



P.O. Box 3489 Anaheim, CA 92803
(800) 561-4567

Overnight Mail:

TransCentra

Carrington – BOX 79001

1820 E. Sky Harbor Circle South, STE 150
Phoenix, AZ 85034

Western Union:

| Quick Collect (any location):

| Code City- CARRINGTONMS |

| Code State- CA |

|

MoneyGram:

| Receive Code -7998

|

|

Sincerely,

Loan Servicing Department
Carrington Mortgage Services, LLC

IMPORTANT DISCLOSURES

Important Bankruptcy Notice:

If you have received a discharge in bankruptcy and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this is not an attempt to collect a debt, a demand for payment, or an attempt to impose personal liability for the debt, but rather provides informational notice regarding the status of the account. You are not obligated to discuss your home loan with us or to enter into a loan modification or other loan-assistance program. You should consult with your advisor of choice about your legal rights and options. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

SCRA Disclosure:

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1-888-267-5474.

Mini Miranda:

This communication is from a debt collector and is for the purpose of collecting a debt, and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act, and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States or does not owe the debt by other operation of law.

Credit Reporting:

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Equal Credit Opportunity Act Notice:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers



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CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

HUD Counselor Information:

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

New York:

New York City Department of Consumer Affairs License Number 1264739

This Collection agency is licensed by the City of Buffalo license numbers: 555177 & 555176

For New York residents: You may file complaints about CMS with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-877-BANK-NYS (1-877-226-5697) or by visiting the Department's website at www.dfs.ny.gov. Carrington Mortgage Services, LLC is registered with the Superintendent of the New York State Department of Financial Services.

North Carolina:

Carrington Mortgage Services, LLC is licensed under the North Carolina Agency Permit No. 102107 & 103455 and North Carolina Secure and Fair Enforcement Mortgage Licensing Act. 1610 E. Saint Andrew Place, Suite B-150, Santa Ana, CA 92705.

Minnesota:

Carrington Mortgage Services, LLC is licensed by the Minnesota Department of Commerce.

Tennessee:

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Massachusetts:

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

Texas:

Notice to Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

Colorado:

For Colorado Residents:
13111 E. Briarwood Ave., Suite#340
Centennial, CO 80112
(303) 708-8795

Inquiries and Complaints:



P.O. Box 3489 Anaheim, CA 92803
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For inquiries and complaints about your mortgage loan, please contact our CUSTOMER SERVICE DEPARTMENT by writing to Carrington Mortgage Services, LLC, Attention: Customer Service, P.O. Box 3489 Anaheim, CA 92803, or calling 800-561-4567. Please include your loan number on all pages of correspondence. The CUSTOMER SERVICE DEPARTMENT for CMS is toll free and you may call from 8:00 a.m. to 8:00 p.m., Eastern Time, Monday through Friday. You may also visit our website at myloan.carringtonms.com.

U.S. Department of Housing and Urban Development How to Avoid Foreclosure

This booklet explains how property owners can avoid losing their homes because of delinquent payments.

Este folleto explica a los propietarios de casas como evitar perder su hogar debido al incumplimiento en los pagos.

Para información en español llame a la entidad que le dio el préstamo.

www.hud.gov

Q: WHAT HAPPENS WHEN I MISS MY MORTGAGE PAYMENTS?

Foreclosure may occur. This is the legal means that your lender can use to repossess (take over) your home. When this happens, you must move out of your house. If your property is worth less than the total amount you owe on your mortgage loan, a deficiency judgment could be pursued. If that happens, you not only lose your home, you also would owe HUD an additional amount.

Both foreclosures and deficiency judgments could seriously affect your ability to qualify for credit in the future. So you should avoid foreclosure if possible.

Q: WHAT SHOULD I DO?

1. **DO NOT IGNORE THE LETTERS FROM YOUR LENDER.** If you are having problems making your payments, call or write to your lender's Loss Mitigation Department without delay. Explain your situation. Be prepared to provide them with financial information, such as your monthly income and expenses. Without this information, they may not be able to help.
2. Stay in your home for now. You may not qualify for assistance if you abandon your property.
3. Contact a HUD-approved housing counseling agency. Call **1-800-569-4287** or **TDD 1-800-877-8339** for the housing counseling agency nearest you. These agencies are valuable resources. They frequently have information on services and programs offered by Government agencies as well as private and community organizations that could help you. The housing counseling agency may also offer credit counseling. These services are usually free of charge.

Q: WHAT ARE MY ALTERNATIVES?

You may be considered for the following:



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Special Forbearance. Your lender may be able to arrange a repayment plan based on your financial situation and may even provide for a temporary reduction or suspension of your payments. You may qualify for this if you have recently experienced a reduction in income or an increase in living expenses. You must furnish information to your lender to show that you would be able to meet the requirements of the new payment plan.

Mortgage Modification. You may be able to refinance the debt and/or extend the term of your mortgage loan. This may help you catch up by reducing the monthly payments to a more affordable level. You may qualify if you have recovered from a financial problem and can afford the new payment amount.

Partial Claim. Your lender may be able to work with you to obtain a one-time payment from the FHA-Insurance fund to bring your mortgage current.

You may qualify if:

1. Your loan is at least 4 months delinquent but no more than 12 months delinquent;
2. You are able to begin making full mortgage payments.

When your lender files a Partial Claim, the U.S. Department of Housing and Urban Development will pay your lender the amount necessary to bring your mortgage current. You must execute a Promissory Note, and a Lien will be placed on your property until the Promissory Note is paid in full.

The Promissory Note is interest-free and is due when you pay off the first mortgage or when you sell the property.

Pre-foreclosure sale. This will allow you to avoid foreclosure by selling your property for an amount less than the amount necessary to pay off your mortgage loan.

You may qualify if:

1. the loan is at least 2 months delinquent;
2. you are able to sell your house within 3 to 5 months; and
3. a new appraisal (that your lender will obtain) shows that the value of your home meets HUD program guidelines.

Deed-in-lieu of foreclosure. As a last resort, you may be able to voluntarily "give back" your property to the lender. This won't save your house, but it is not as damaging to your credit rating as a foreclosure.

You can qualify if:

1. You are in default and don't qualify for any of the other options;
2. Your attempts at selling the house before foreclosure were unsuccessful; and
3. You don't have another FHA mortgage in default.



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Q: HOW DO I KNOW IF I QUALIFY FOR ANY OF THESE ALTERNATIVES?

Your lender will determine if you qualify for any of the alternatives. A housing counseling agency can also help you determine which, if any, of these options may meet your needs and also assist you in interacting with your lender. Call **1-800-569-4287** or **TDD 1-800-877-8339**.

Q: SHOULD I BE AWARE OF ANYTHING ELSE?

Yes. Beware of scams! Solutions that sound too simple or too good to be true usually are. If you're selling your home without professional guidance, beware of buyers who try to rush you through the process. Unfortunately, there are people who may try to take advantage of your financial difficulty.

Be especially alert to the following:

Equity Skimming. In this type of scam, a "buyer" approaches you, offering to get you out of financial trouble by promising to pay off your mortgage or give you a sum of money when the property is sold. The "buyer" may suggest that you move out quickly and deed the property to him or her. The "buyer" then collects rent for a time, does not make any mortgage payments, and allows the lender to foreclose. Remember, signing over your deed to someone else does not necessarily relieve you of your obligation on your loan.

Phony counseling agencies. Some groups calling themselves "counseling agencies" may approach you and offer to perform certain services for a fee. These could well be services you could do for yourself for free, such as negotiating a new payment plan with your lender, or pursuing a pre-foreclosure sale. If you have any doubt about paying for such services, call a HUD-approved housing counseling agency at **1-800-569-4287** or **TDD 1-800-877-8339**. Do this before you pay anyone or sign anything.

Q: ARE THERE ANY PRECAUTIONS I CAN TAKE?

Here are several precautions that should help you avoid being "taken" by a scam artist:

1. Don't sign any papers you don't fully understand.
2. Make sure you get all "promises" in writing.
3. Beware of any contract of sale or loan assumption where you are not formally released from liability for your mortgage debt.
4. Check with a lawyer or your mortgage company before entering into any deal involving your home.
5. If you're selling the house yourself to avoid foreclosure, check to see if there are any complaints against the prospective buyer. You can contact your state's Attorney General, the State Real Estate Commission, or the local District Attorney's Consumer Fraud Unit for this type of information.

Q: WHAT ARE THE MAIN POINTS I SHOULD REMEMBER?

1. Don't lose your home and damage your credit history.
2. Call or write your mortgage lender immediately and be honest about your financial situation.



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3. Stay in your home to make sure you qualify for assistance.
4. Arrange an appointment with a HUD-approved housing counselor to explore your options at **1-800-569-4287** or **TDD 1-800-877-8339**.
5. Cooperate with the counselor or lender trying to help you.
6. Explore every alternative to keep your home.
7. Beware of scams.
8. Do not sign anything you don't understand. And remember that signing over the deed to someone else does not necessarily relieve you of your loan obligation.

Act Now. Delaying can't help. If you do nothing, **YOU WILL LOSE YOUR HOME** and your good credit rating.

Visit our web site at www.hud.gov.